IMPORTANT INFORMATION

2018 Enrollment and Change Period

October 16-November 17, 2017

The 2018 Enrollment and Change period is your opportunity to review your current State of Iowa benefit coverage. Health insurance offerings are changing for 2018. All State employees, except those represented by the State Police Officers Council (SPOC), will be offered one plan with a choice between two network options.

Please note: All employees (except SPOC) must enroll in health insurance coverage during this Enrollment and Change period in order to continue coverage in 2018.

To simplify the process and to help you make the best health care decisions possible, the benefits team is providing this information for your review. We encourage you to read this special edition of “Benefit News” thoroughly to understand the new health insurance options.

During this Enrollment and Change period, you may make changes to your health insurance, dental insurance, Flexible Spending Accounts (FSAs), and life insurance coverage. Employees will make the following 2018 benefit elections in IowaBenefits at https://bfi.secure-enroll.com/go/stateofiowa:

- **New Health Insurance Plan**
  As stated, the health insurance plan offered to State of Iowa employees in 2018 has two network options (Iowa Choice and National Choice). The premiums are summarized on page 3.

- **Open Dental Enrollment**
  Eligible employees may enroll in dental coverage, change between family and single coverage, and add or remove eligible family members from dental insurance.

- **Flexible Spending Account (FSA) Enrollment and Increase**
  This is your opportunity to enroll in an FSA (health and/or dependent care) for 2018. The maximum Health FSA contribution will increase from $2,550 in 2017 to $2,600 in 2018.
Supplemental Life Insurance

If you work 30 hours or more per week, you may make changes to your supplemental life insurance coverage as outlined in IowaBenefits.

**Important supplemental life insurance information for employees represented by UE/IUP:** Employees represented by UE/IUP will be eligible to elect up to $100,000 in supplemental life insurance coverage in increments of $5,000 during the 2018 Enrollment and Change period. Those currently at the maximum of $40,000 in supplemental life insurance may increase coverage without evidence of insurability this year only during the Enrollment and Change period. Those currently below $40,000 in supplemental life insurance coverage may increase their coverage, but it will require evidence of insurability and must be approved by our life insurance vendor, The Standard.

A Step-by-Step Guide: One-Two-Three

Please follow these steps to guide you through the Enrollment and Change process:

- **Step One:** Determine Your Eligibility and Review the Plans
- **Step Two:** Make Your Decisions
- **Step Three:** Proceed to Enrollment

Step One: Determine Your Eligibility and Review the Plans

**Benefit Eligibility**

If you work 20 hours or more per week, you are eligible to participate in health insurance, dental insurance, FSAs, and the premium conversion plan. If you work 30 hours or more per week, you may also make changes to your supplemental life insurance during the 2018 Enrollment and Change period.

**Eligible Family Members**


**Health Insurance**

Be sure to review the options available for your health insurance coverage and elect the health care choice which best meets your needs. You have four options:

- Iowa Choice
- National Choice
- Elect the health insurance opt out
- Decline coverage

All employees who wish to have health insurance coverage during 2018 must choose one of the following health insurance options:

- **Iowa Choice** offers access to a large selection of doctors and hospitals in Iowa and in counties sharing a border with Iowa. Iowa Choice includes coverage should you have an emergency while out of the state. The provider network includes 100 percent of Iowa hospitals and 96 percent of Iowa doctors. Not all providers in the counties sharing a border with Iowa participate in the Iowa Choice network.
• **National Choice** offers access to a large selection of doctors and hospitals in Iowa and nationwide. With National Choice, you may seek health care from any provider located in the United States. In Iowa, in-network care can be received at 100 percent of hospitals and 99 percent of doctors. Outside of the state, you’ll have access to 96 percent of hospitals and 93 percent of doctors. Keep in mind, with this option you can see any provider you choose, but you will have lower out-of-pocket expenses if you choose a network provider.


### 2018 Monthly Health Insurance Premiums for Full-time Employees

<table>
<thead>
<tr>
<th></th>
<th>Total Premium</th>
<th>State Share</th>
<th>%</th>
<th>Employee Share</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Iowa Choice</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>$712.00</td>
<td>$672.00</td>
<td>94%</td>
<td>$40.00</td>
<td>6%</td>
</tr>
<tr>
<td>Family</td>
<td>$1,668.00</td>
<td>$1,518.00</td>
<td>91%</td>
<td>$150.00</td>
<td>9%</td>
</tr>
<tr>
<td>Double Spouse – Contract Holder</td>
<td>$834.00</td>
<td>$759.00</td>
<td>91%</td>
<td>$75.00</td>
<td>9%</td>
</tr>
<tr>
<td>Double Spouse – Contributing Spouse</td>
<td>$834.00</td>
<td>$759.00</td>
<td>91%</td>
<td>$75.00</td>
<td>9%</td>
</tr>
<tr>
<td><strong>National Choice</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>$765.00</td>
<td>$672.00</td>
<td>88%</td>
<td>$93.00</td>
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<td>Family</td>
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<td>85%</td>
<td>$273.00</td>
<td>15%</td>
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<tr>
<td>Double Spouse – Contract Holder</td>
<td>$895.50</td>
<td>$759.00</td>
<td>85%</td>
<td>$136.50</td>
<td>15%</td>
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<tr>
<td>Double Spouse – Contributing Spouse</td>
<td>$895.50</td>
<td>$759.00</td>
<td>85%</td>
<td>$136.50</td>
<td>15%</td>
</tr>
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</table>

### 2018 Monthly Health Insurance Premiums for Part-time Employees

<table>
<thead>
<tr>
<th></th>
<th>Total Premium</th>
<th>State Share</th>
<th>%</th>
<th>Employee Share</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Iowa Choice</strong></td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Single</td>
<td>$712.00</td>
<td>$336.00</td>
<td>47%</td>
<td>$376.00</td>
<td>53%</td>
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<td>Family</td>
<td>$1,668.00</td>
<td>$759.00</td>
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<td>Double Spouse – Contract Holder</td>
<td>$834.00</td>
<td>$379.50</td>
<td>46%</td>
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<td>54%</td>
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<td>Double Spouse – Contributing Spouse</td>
<td>$834.00</td>
<td>$379.50</td>
<td>46%</td>
<td>$454.50</td>
<td>54%</td>
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<tr>
<td><strong>National Choice</strong></td>
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<td></td>
</tr>
<tr>
<td>Single</td>
<td>$765.00</td>
<td>$336.00</td>
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<td>56%</td>
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<td>Family</td>
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<td>$759.00</td>
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<td>Double Spouse – Contract Holder</td>
<td>$895.50</td>
<td>$379.50</td>
<td>42%</td>
<td>$516.00</td>
<td>58%</td>
</tr>
<tr>
<td>Double Spouse- Contributing Spouse</td>
<td>$895.50</td>
<td>$379.50</td>
<td>42%</td>
<td>$516.00</td>
<td>58%</td>
</tr>
</tbody>
</table>
Double Spouse

The double spouse credit will not be available in 2018. If you and your spouse are both employees of the State of Iowa and you wish to make changes to your double spouse contract, contact your Human Resources Associate before completing the enrollment process. With double spouse, you have the following enrollment options for 2018:

**Option One:** One spouse can be the health insurance contract holder and cover all family members. The other spouse would decline coverage in IowaBenefits.

**Option Two:** One spouse is the contract holder and the other spouse is the contributing spouse. The spouse who is the contract holder enrolls all eligible family members in health insurance and the other spouse elects to be a contributing spouse in IowaBenefits. Each employee spouse then pays half of the monthly premium amount (see the table above).

**Option Three:** If there are no additional family members to be covered, each spouse can elect single coverage.

Please note: Employees cannot obtain health insurance coverage as both an employee and a dependent under the State’s health or dental insurance plans.

**Dental Insurance**

During the 2018 Enrollment and Change period, you may enroll in, or make changes to, your dental coverage. You may:

- Enroll, change, cancel, or decline dental insurance
- Add or remove eligible family members from your dental coverage
- Change the contract holder in a double spouse family contract

**2018 Monthly Dental Insurance Premiums**

<table>
<thead>
<tr>
<th>Delta Dental</th>
<th>Monthly Premium</th>
<th>State Share</th>
<th>%</th>
<th>Employee Share</th>
<th>%</th>
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</thead>
<tbody>
<tr>
<td>Single</td>
<td>$29.55</td>
<td>$29.55</td>
<td>100%</td>
<td>$0.00</td>
<td>0%</td>
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<tr>
<td>Family</td>
<td>$79.43</td>
<td>$39.73</td>
<td>50%</td>
<td>$39.70</td>
<td>50%</td>
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<tr>
<td>Double Spouse – Contract Holder</td>
<td>$39.72</td>
<td>$20.46</td>
<td>52%</td>
<td>$19.26</td>
<td>48%</td>
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<tr>
<td>Double Spouse – Contributing Spouse</td>
<td>$39.71</td>
<td>$20.45</td>
<td>52%</td>
<td>$19.26</td>
<td>48%</td>
</tr>
</tbody>
</table>

**Flexible Spending Accounts (FSAs)**

FSAs allow you to set aside pre-tax dollars for eligible medical or dependent care expenses.

When you enroll in an FSA, you decide how much to contribute to each account for calendar year 2018. Money will be deducted from your paycheck pre-tax (before federal and state income taxes and FICA taxes are deducted) in equal amounts over 24 pay periods.

Using your flex dollars is easy with these three options:

- Submit claims to ASIFlex to request reimbursement
- Use the Health ASIFlex debit card
- Set up Health FSA automatic reimbursement


You may elect to have your reimbursements placed directly into your checking or savings account by adding direct deposit information in IowaBenefits when you enroll.
Health Flexible Spending Account

With the Health FSA, certain medical expenses for you and your eligible family members can be reimbursed. Medical expenses eligible for reimbursement include most medically necessary health care expenses which are not paid through medical, dental, or vision insurance plans. Your share of health and dental insurance premiums are not eligible for reimbursement from the Health FSA since your health insurance premiums are paid with pre-tax dollars.

Maximum Annual Health FSA Election

The maximum annual Health FSA contribution for calendar year 2018 is $2,600.

Carryover Amount

Up to $500 of unspent Health FSA dollars remaining in your account at the end of calendar year 2018 will be carried over to reimburse expenses incurred during calendar year 2019.

The carryover will not reduce your 2019 election. This carryover, up to $500, is in addition to the State’s annual plan limit of $2,600. For example, if you enroll in a Health FSA in 2018, you can carry over up to $500 of unspent funds from calendar year 2018. If you elect $2,600 for calendar year 2019, you will have a total of $3,100 to be used for calendar year 2019 expenses.

Dependent Care Flexible Spending Account

The Dependent Care FSA reimburses you for qualified dependent care expenses necessary for you to work or, if you are married, for you and your spouse to work. Expenses eligible for reimbursement up to the annual maximum limit include:

- Care of dependent children under age 13
- Care of disabled dependents, age 14 and above

Maximum Annual Dependent Care FSA Elections

The maximum annual Dependent Care FSA contribution is $5,000 per household ($2,500 if you are married and file a separate tax return).

Grace Period

The grace period for the Dependent Care FSA allows you to incur eligible expenses through March 15 of the following year. For instance, if your 2018 Dependent Care FSA election is $5,000 and you incur claims totaling $4,400 in 2018, you can incur claims of $600 from January 1, 2019-March 15, 2019, and be reimbursed from your 2018 Dependent Care FSA.

Life Insurance

The State of Iowa’s life insurance plan provides your family with financial protection in the event of your death. Each year, you can make changes to your supplemental life insurance coverage during the Enrollment and Change period.

Basic Life Insurance

The State pays 100 percent of the premium for basic life and accidental death and dismemberment (AD&D) insurance. The amount of coverage is $20,000. After age 65, benefit reductions begin to apply.

Supplemental Life Insurance

In addition to the basic life insurance coverage, you have an opportunity to elect supplemental term life insurance at group rates.

<table>
<thead>
<tr>
<th>Eligible Employees</th>
<th>Supplemental Life Insurance Available*</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Minimum Amount</td>
</tr>
<tr>
<td>All employees</td>
<td>$5,000</td>
</tr>
</tbody>
</table>

* After age 65, benefit reductions begin to apply
Changing Supplemental Life Insurance

During the Enrollment and Change period, you may request an increase, decrease, or cancellation of your supplemental life insurance coverage. Any increases to supplemental life coverage must be approved by the State of Iowa’s life insurance vendor, The Standard, by submitting evidence of insurability. You will be prompted to complete this form when you proceed to enrollment in IowaBenefits. Decreases or cancellations do not require approval and are effective January 1, 2018.

Supplemental Life Insurance for employees represented by UE/IUP

Employees represented by UE/IUP will be eligible to elect up to $100,000 in supplemental life insurance coverage in increments of $5,000 during the 2018 Enrollment and Change period. Those currently at the maximum of $40,000 in supplemental life insurance may increase coverage without evidence of insurability this year only during the Enrollment and Change period. Those currently below $40,000 in supplemental life insurance coverage may increase their coverage, but it will require evidence of insurability and must be approved by our life insurance vendor, The Standard.

Rates for supplemental life insurance can be found at https://das.iowa.gov/human-resources/employee-and-retiree-benefits/employees/group-insurance/life-insurance/life.

Premium Conversion Plan

The Premium Conversion Plan allows you to pay your share of health, dental, and supplemental life insurance before federal, state, and FICA taxes are calculated. At the time of hire, all employees were given the choice to enroll in this option. During the Enrollment and Change period, employees may choose to opt out. To learn more about the Premium Conversion Plan, contact your Human Resource Associate (HRA) or visit https://das.iowa.gov/human-resources/employee-and-retiree-benefits/employees/additional-benefits/premium-conversion.

Step Two: Make Your Decisions

Many factors should be considered when choosing your health insurance plan for 2018. These factors may include:

- Plan benefits
- Premium costs
- Network options
- Prescription coverage

For additional information, webcasts and on-site presentations are available during the Enrollment and Change period. A schedule of the presentations is available at https://das.iowa.gov/human-resources/employee-and-retiree-benefits/2018-enrollment-and-change-period.

If you have questions regarding a specific health benefit, please contact Wellmark’s customer service representatives, dedicated exclusively to assisting State employees, at 800-622-0043.

Step Three: Proceed to Enrollment

IowaBenefits

Employees will make their 2018 benefit elections in IowaBenefits at https://bfi.secure-enroll.com/go/stateofiowa. The following actions can be completed in IowaBenefits during the 2018 Enrollment and Change period:

Health Insurance

- Enroll, change, opt out, or decline a health insurance plan
- Add or remove eligible family members
- Change the contract holder in a double spouse family contract
Dental Insurance
- Enroll, change, cancel, or decline dental insurance
- Add or remove eligible family members from dental insurance
- Change the contract holder in a double spouse family contract

Flexible Spending Accounts
- Enroll in the Health Flexible Spending Account and elect up to a maximum of $2,600 in 2018
- Enroll in the Dependent Care Flexible Spending Account and elect up to $5,000 if married and filing a joint tax return, or $2,500 if married and filing a separate tax return for 2018

Supplemental Life Insurance
- Apply to increase the amount of supplemental life insurance up to the maximum of $100,000, in $5,000 increments.

Important Reminders:
- All employees must re-enroll for health insurance coverage during the Enrollment and Change period in order to continue coverage in 2018.
- To participate in the Health Flexible Spending Account (FSA) and/or the Dependent Care Flexible Spending Account (FSA), employees must enroll each year in IowaBenefits. If you are currently enrolled and wish to enroll for 2018, please check your existing deposit information in IowaBenefits for accuracy.
- Once enrollment is complete, print and save a copy of your final benefit elections for your records.

Benefit elections made during the Enrollment and Change period are effective January 1, 2018. Increases to supplemental life insurance coverage will be effective the first of the month after DAS receives The Standard’s approval.

Remember these dates for the 2018 Enrollment and Change period:
October 16-November 17, 2017

Missing the 2018 Enrollment and Change deadline means you will not receive health insurance coverage in 2018. You cannot enroll or make changes to your benefits until the end of 2018 (for 2019) unless you have a qualifying event.